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PATENT
Attorney Docket No.: 020375-000210US

TOWNSEND and TOWNSEND and CREW LLP

By: Jose R. Lopez, Jr.
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/045,633

Filed: October 26, 2001

For: AUTOMATED GROUP PAYMENT

Customer No.: 20350

Confirmation No. 9801

Examiner: Dass, Harish T.

Technology Center/Art Unit: 3693

AMENDMENT

MAIL STOP: AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to examination of the above-referenced application, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 13 of this paper.